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PATENT

Attorney Docket No. 34823/400200

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: Josephson)

Serial No.: 10/605,278)

Group Art Unit: 2621

Filed: September 19, 2003)

Examiner: Patel, Shefali D.

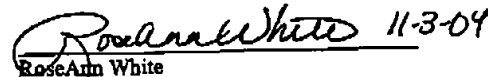
Title: SYSTEM AND METHOD FOR
COMMINGLED REMITTANCE
PAYMENT PROCESSING)

Confirmation No. 2277

Customer No.: 27717)

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Technology Center 2600, facsimile number 703-872-9314 on
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Date: November 3, 2004)


RoseAnn White

Box Non-fee Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REMARKS TO OFFICE ACTION

Dear Sir:

This Amendment and Remarks is in response to the Office Action mailed August 26,
2004, for the above captioned patent application.

Amendments to the Claims are reflected in the Listing of Claims which begins on page 2
of this paper.

Substance of the Interview begins on page 4 of this paper.

Remarks begin on page 5 of this paper.